Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended)   A method for permitting a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction, providing a merchant where the charge card transaction is to be conducted, comprising

[[A]] accepting at a charge card terminal for the merchant where the charge card transaction is to be conducted to accept the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction,

[[D]] detecting the use of the merchant card at a central processing [[area]] payment server,

the payment server using the transaction associated phone number or pin number as an index to a database which stores a cellular phone number for the person required to authorize the transaction,

the database further stores a record of whether the authorizers cellular phone has an imbedded portable electronic authorizing action device (PEAD),

[[I]] in response to said detection step, utilizing the phone number or pin number to cause a call to be placed to a cellular phone of a person required to authorize the charge card transaction, sending a report of the users charge card transaction to the cellular phone, and authorizing approval of the charge card transaction back to the merchant's charge card terminal only upon approval by the authorized person,

the authorizing person approving the transaction by entering a pin number at the cellular phone into the PEAD.

2. (Original) A method as claimed in claim 1 wherein the merchant further enters the amount to be charged.

3. (Original) A method as claimed in claim 1 wherein the merchant further enters an identification of the type transaction being conducted.

4. (Original) A method as claimed in claim 1 wherein the merchant card is assigned a valid credit card number, the valid credit card number of the merchant being detected to initiate the step of calling the authorizing persons cellular phone.

5. (Previously Presented) A method as claimed in claim 1 comprising the further step of filtering all credit card transactions from the charge card terminal of the merchant through a central processing server, and in response to that filtering step,

If the card number received from the merchant is not a unique merchant assigned number, then the server does nothing,

Else if the card number is a unique merchant assigned number, then look up information in the database in the payment server using the phone number or pin number as the index.

6-7. (Cancelled)

8. (Currently Amended)   A method as claimed in claim 7 wherein upon determining that the authorizing person's cellular phone has the PEAD, the server sends a transaction message to the authorizing to the authorizing person's phone for approval using the PEAD imbedded in the phone, the authorizing person approving the transaction by entering a pin number at the cellular phone.

9. (Original) A method as claimed in claim 7 wherein if the database lookup indicates that the authorizing person's cellular phone is a touchtone phone, then the server will send a message to the authorizing person's cellular phone requesting a dial tone pin for approval

10. (Original) A method as claimed in claim 9 wherein the database server utilizes an interactive voice response system to convey the transaction information to the authorizing person's cellular phone.

11. (Original) A method as claimed in claim 9 or claim 10, wherein upon the authorizing

person authorizing/approving the transaction, a settlement is made to the authorizing person's account utilizing an account selected from the group comprising a credit card, an ATM, a bank account or a debit card.

12. (Original) A method as claimed in claim 1 or claim 5, wherein the party controlling the payment server is the issuer of the merchant card.

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